	Fill in this information to identify your case:				
Eq	United States Bankruptcy Court for the:				
	Case number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13			

CLERK
U.S. BANKRUPTCY COURT
EASTER!! DISTRICT OF
NEW YORK

2018 APR 13 A 11: 18

Check if this is an amended filing

Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
Your full name	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	First name  Middle name  Vasile CD2-20  Last name  Suffix (Sr., Jr., II, III)	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years     Include your married or maiden names.	First name Ha Middle name VQ Si le COZZO	First name  Middle name
	Last name	Last name
	First name  Middle name	First name  Middle name
	Last name	Last name
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - 4'086 or 9xx - xx	xxx - xx

Debtor 1 Case number (if known) **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. ☐ I have not used any business names or EINs. and Employer **Identification Numbers** (EIN) you have used in the last 8 years Business name Business name Include trade names and doing business as names Business name **Business name** EIN If Debtor 2 lives at a different address: 5. Where you live Number Street ZIP Code County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send above, fill it in here. Note that the court will send any notices to you at this mailing address. any notices to this mailing address. Number Street Number Street P.O. Box P.O. Box State ZIP Code City State ZIP Code City Check one: 6. Why you are choosing Check one: this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. l have another reason. Explain. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.) (See 28 U.S.C. § 1408.)

Debtor 1 Part 2: Tell the Court About Your Bankruptcy Case

Case number (if known)

Pa	Tell the Court Abo	Your Bankruptcy Case	
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7  Chapter 11  Chapter 12  Chapter 13	
8.	How you will pay the fee	will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	District When When ID-W2017 Case number 8-17-7636  When MM / DD / YYYY  District When MM / DD / YYYY  District When Case number Case number MM / DD / YYYYY	<u>-</u> -
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Pestor Relationship to you Case number, if known Relationship to you District When Relationship to you Relationship to you District When Case number, if known Case number, if known Relationship to you District When Case number, if known Relationship to you District When Case number, if known Relationship to you District When Case number, if known Relationship to you District When Case number, if known Relationship to you District When Relationship to you District Relationship to you	
11.	Do you rent your residence?	No. Go to line 12.  Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?  No. Go to line 12.  Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.	

Debtor 1 Case number (if known) Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. State ZIP Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it 13. Are you filing under can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if **Bankruptcy Code and** any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Part 4: 14. Do you own or have any ЖФИо property that poses or is ☐ Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed?\_ immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street

City

ZIP Code

State

Debtor 1	Ama		Vasile Cozzo
	First Name	Middle Name	Last Name

Case number (if known)	
------------------------	--

#### Part 5:

#### Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	Α	bou	t De	ebto	)[	1:
-----------------	---	-----	------	------	----	----

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	about
credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty. I am currently on active military

duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

 □ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

i am	not	required	to	receive	а	briefing	about
cred	lit co	unselina	ı b	ecause (	٦f	•	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

D	ebtor 1 First Name Middle Nat	me Vast Name COZ	.  Case number (if known)	
P	art 6: Answer These Que	estions for Reporting Purposes		
16	:. What kind of debts do you have?	No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily money for a business or investigation. We will be supported by the support of the su	consumer debts? Consumer debts a primarily for a personal, family, or houseld business debts? Business debts are street or through the operation of the business debts are the treet or through the operation of the business debts are the treet or through the operation of the business debts are not consumer debts or business.	e debts that you incurred to obtain siness or investment.
17	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expenses a	ter 7. Go to line 18. 7. Do you estimate that after any exempt re paid that funds will be available to dist	property is excluded and tribute to unsecured creditors?
18.	How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ≥ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Ρá	rt 7: Sign Below			
Fo	or you	correct.  If I have chosen to file under Chapte of title 11, United States Code. I undunder Chapter 7.  If no attorney represents me and I d this document, I have obtained and	declare under penalty of perjury that the er 7, I am aware that I may proceed, if eliderstand the relief available under each of the control of the pay or agree to pay someone who read the notice required by 11 U.S.C. § 3 are chapter of title 11, United States Code	igible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed o is not an attorney to help me fill out 342(b).
		I understand making a false statement with a bankruptcy case can result in 18 U.S.C. §§ 152, 1341, 1519, and 3 Signature of Debtor 1  Executed on   MM / DD / YYYY	Signature of Executed on	or up to 20 years, or both.  Debtor 2

For your attorney, if you are represented by one	available under each chapter for which the pers	e 11, United States Code, ar on is eligible. I also certify t	nd have explained the relief hat I have delivered to the debtor(s	
f you are not represented by an attorney, you do not need to file this page.	the notice required by 11 U.S.C. § 342(b) and, i knowledge after an inquiry that the information i	n the schedules filed with th	)(D) applies, certify that I have no expetition is incorrect.	
	Signature of Attorney for Debtor	Date	MM / DD /YYYY	
	4		,	
	<del>Division of the control of the cont</del>		·	
	Printed name			
	Firm name			
	Number Street			
	Number Street			
			,	
	City	State	ZIP Code	
	Contact phone	Email address		
		*1***	_	
	Bar number	State		

Debtor 1 First Name Middle Name	Case number (# known)
For you if you are filing this bankruptcy without an attorney	The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.
If you are represented by an attorney, you do not need to file this page.	To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.
	You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.
	If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.
	Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?  □ No
	Wes No
	Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?
	No Yes
	Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?
·	Yes. Name of PersonAttach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.
;	Signature of Debtor 1  Signature of Debtor 2
	Date Date MM/ DD / YYYY
	Contact phone 404 700-4653 Contact phone
	Cell phone Cell phone

Email address

Email address

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK www.nyeb.uscourts.gov

## STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DEBTOR(S): LOCASE NO.:
Pursuant to Local Bankruptcy Rule 1073-2(b), the debtor <i>(or any other petitioner)</i> hereby makes the following disclosure concerning Related Cases, to the petitioner's best knowledge, information and belief:
[NOTE: Cases shall be deemed "Related Cases" for purposes of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case was pending at any time within eight years before the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are spouses or ex-spouses; (iii) are affiliates, as defined in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; (v) are a partnership and one or more of its general partners; (vi) are partnerships which share one or more common general partners; or (vii) have, or within 180 days of the commencement of either of the Related Cases had, an interest in property that was or is included in the property of another estate under 11 U.S.C. § 541(a).]
NO RELATED CASE IS PENDING OR HAS BEEN PENDING AT ANY TIME.
THE FOLLOWING RELATED CASE(S) IS PENDING OR HAS BEEN PENDING:  1. CASE NO.: 8-17-7634 JUDGE: Robert E. DISTRICT/DIVISION: NY DIST.
CASE STILL PENDING (Y/N): N [If closed] Date of closing: 12 - 20 - 2017
CURRENT STATUS OF RELATED CASE: USON SS
(Discharged/awaiting discharge, confirmed, dismissed, etc.)  MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above):
REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE:
2. CASE NO.: JUDGE: DISTRICT/DIVISION:
CASE STILL PENDING (Y/N): [If closed] Date of closing:
CURRENT STATUS OF RELATED CASE:
(Discharged/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above):
REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE:

### DISCLOSURE OF RELATED CASES (cont'd)

3. CASE NO.:	JUDGE:	DISTRICT/DIVISION:
CASE STILL PENDING	(Y/N): [If closed] Date	of closing:
CURRENT STATUS OF	RELATED CASE:	
	(Discharge	ed/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CA	ASES ARE RELATED (Refer to	NOTE above):
REAL PROPERTY LIST	ED IN DEBTOR'S SCHEDULE	"A" ("REAL PROPERTY") WHICH WAS ALSO LISTED
<i>NOTE:</i> Pursuant to 11 U.S may not be eligible to be d	S.C. § 109(g), certain individuals e ebtors. Such an individual will b	who have had prior cases dismissed within the preceding 180 days be required to file a statement in support of his/her eligibility to file.
TO BE COMPLETED BY	DEBTOR/PETITIONER'S AT	ΓORNEY, AS APPLICABLE:
I am admitted to practice	in the Eastern District of New Yo	ork (Y/N):
CERTIFICATION (to be:	signed by pro se debtor/petitione	r or debtor/petitioner's attorney, as applicable):
I certify under penalty of p time, except as indicated e	perjury that the within bankrupt Isewhere on this form.	cy case is not related to any case now pending or pending at any
Signature of Debtor's Atto	rney	Signature of Pro Se Debtor/Petitioner
		Mailing Address of Petitioner
		City, State, Zip Code
		Email Address
		Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

<u>NOTE</u>: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

USBC - 17

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK
In re: Ana Vasile Cozzo Case No. Chapter 1
Debtor(s)
<b>DECLARATION OF PRO SE DEBTOR(S)</b>
All individuals filing for bankruptcy pro se (without an attorney), must provide the following information:
Name of Debtor(s):  Address:  Email Address:  Phone Number:  And Vasile Cozzo  AS Recorded Cozzo  AS Recorde
CHECK THE APPROPRIATE RESPONSES:  FILING FEE:  PAID THE FILING FEE IN FULL  APPLIED FOR INSTALLMENT PAYMENTS OR WAIVER OF THE FILING FEE  PREVIOUS CASES FILED: 1.8 – 17 – 7632.
ASSISTANCE WITH PAPERWORK:  NO ASSISTANCE WITH PREPARATION OF/FILING PETITION AND SCHEDULES  HAD ASSISTANCE WITH PREPARATION OF/FILING PETITION AND SCHEDULES
Name of individual who assisted:  Address:  Phone Number:  Amount Paid for Assistance:  \$\sum_{\text{\tex{\tex
We hereby declare the information above under the penalty of perjury.
Dated: 411312018 Debtor's Signature
Joint Debtor's Signature

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

In Re:	X
PhnaVasileC	Case No.
	Chapter
Debtor(s)	
	Х
The undersigned debtor(	(s) or attorney for the debtor(s) hereby verifies that nitted herein is true and correct to the best of his or he
	Obrice Varile Cost
	Joint Debtor
	Attorney for Debtor

Wells Fargo 420 Montgomery Street San Francisco, CA 94104